

2016 Monthly insurance premiums for active employees

| | Savings | Standard | TRICARE Supp | Dental | Dental Plus | Vision |
|-------------------|----------|----------|--------------|---------|-------------|---------|
| Employee only | \$9.70 | \$97.68 | \$62.50 | \$0.00 | \$25.96 | \$7.00 |
| Employee/spouse | \$77.40 | \$253.36 | \$121.50 | \$7.64 | \$52.46 | \$14.00 |
| Employee/children | \$20.48 | \$143.86 | \$121.50 | \$13.72 | \$60.50 | \$14.98 |
| Full family | \$113.00 | \$306.56 | \$162.50 | \$21.34 | \$78.60 | \$21.98 |

| Tobacco surcharge | |
|---------------------|---------|
| Single coverage | \$40.00 |
| Non-single coverage | \$60.00 |

| Employer rates | | | | |
|-------------------|----------|---------|--------|--------|
| | Health | Dental | Life | LTD |
| Employee only | \$360.10 | \$11.72 | \$0.28 | \$3.22 |
| Employee/spouse | \$713.26 | \$11.72 | \$0.28 | \$3.22 |
| Employee/children | \$552.68 | \$11.72 | \$0.28 | \$3.22 |
| Full family | \$893.04 | \$11.72 | \$0.28 | \$3.22 |

How to calculate SLTD monthly premium

1. Select floating decimal (F) on calculator
2. Divide gross annual salary by 12 to determine monthly salary
3. Multiply monthly salary by rate factor from table
4. Drop digits to right of two decimal places; do not round
5. If number is even, this is the monthly premium
6. If number is odd, add .01 to determine monthly premium

| Supplemental long term disability | | |
|-----------------------------------|---------|---------|
| Age | 90-day | 180-day |
| < 31 | 0.00056 | 0.00045 |
| 31-40 | 0.00078 | 0.00060 |
| 41-50 | 0.00154 | 0.00117 |
| 51-60 | 0.00311 | 0.00239 |
| 61-65 | 0.00374 | 0.00287 |
| > 65 | 0.00457 | 0.00351 |

| Dependent life | |
|----------------|--------|
| \$15,000 | \$1.10 |